

## Long-Term Care Comparison Form

Policy 1

Policy 2

Policy 3

Insurance Company			
Insurance Policy Form #			
Monthly Premium			
<b>Benefits</b>			
1. How much does the policy pay for the following services?			
• Nursing Home Confinement			
• Skilled Care			
• Intermediate Care			
• Custodial Care			
• Care needed because of impaired ability to perform activities of daily living (ADL's)			
• Home Health Care			
• Adult Day Care			
• Respite Care			
• Other Care			
2. What conditions must be met before benefits become payable for:			
• Nursing Home Confinement			
• Physician must certify need - is care medically necessary?			
• Does the insurance company or physician certify activities of daily living? If so, how many qualify for benefits?			
• How many days is the elimination or deductible period before benefits begin?			

	Policy 1	Policy 2	Policy 3
· Does the policy have a maximum lifetime benefit? If so, what is it?			
· What type of facility is required?			
· Does the policy have a maximum length of coverage per “spell of illness” or maximum benefit period? If so, what is it?			
· Must care be recertified periodically or is a functional assessment required?			
• Home Health Care			
· Physician must certify need - is care medically necessary?			
· Does the insurance company or physicians certify activities of daily living? If so, how many qualify for benefits?			
· How many days is the elimination or deductible period before benefits begin?			
· Does the policy have a maximum lifetime benefit? If so, what is it?			
· Is there prior nursing home or hospital confinement required? If so, what is it?			
· Does the policy have a maximum length of coverage per “spell of illness” or benefit period? If so, what is it?			
· Must care be re-certified periodically or is a functional assessment required?			
• Adult Day Care			
· Physician must certify need - is care medically necessary?			
· Does the insurance company or physician certify activities of daily living (ADL's)? If so, how many qualify for benefits?			
· How many days is the elimination or deductible period before benefits begin?			

	Policy 1	Policy 2	Policy 3
· Does the policy have a maximum lifetime benefit? If so, what is it?			
· Must care be re-certified periodically or is a functional assessment required?			
• Other			
· What conditions must be met before any other benefits become payable?			
<b>Other Policy Provisions</b>			
3. Can the policy be canceled? If so, under what conditions?			
4. What is considered a pre-existing condition and how long is the waiting period before it is covered?			
5. Does the policy offer a means of increasing benefits to account for inflation of future costs? If so, the amount? How often?			
6. Does the policy have a “waiver of premium” benefit. If so, after how many days?			
7. What are the policy exclusions?			
8. Does the policy offer additional benefits? Premium refund at death Restoration of benefits Nonforfeiture benefit Contingent nonforfeiture			